

Thursday, 06/17/04

Dreams with a price

By NICOLE GARTON

Staff Writer

Teenage girls learn they'll have to work hard to live well

LEBANON — A swimming pool. A spacious house. A luxury car. And row upon row of designer clothes.

These are Emily Bingaman's visions of life at 25, snipped from magazines and glued to poster board.

A personal chef is about the only thing Abigail Ardis would add to that.

"I want to be pretty successful, so I assume Josh Groban would be one of my friends," said Emily Ress, gesturing to a picture of the singer.

Imagining the CEO lifestyle was not a problem for about two dozen teenagers at Camp CEO, a Girl Scout-run summer camp for high school girls who want to become business leaders.

Learning how to achieve it — that was another matter.

"It's a lot of work. There's a lot of math, figuring out finances for a business," said Bingaman, a freshman at Springfield High School.

The girls recently spent a week at Cumberland University getting personality profiles, completing physical team-building challenges, writing a business plan and learning about business etiquette and attire.

While the camp encouraged them to dream, it also offered a dose of hard practicality.

In a workshop called "Centsability," they made a series of lifestyle choices — everything from whether to buy all new furniture to what kind of car they wanted to drive — then calculated whether their chosen careers would cover the costs.

Most girls were shocked to learn the cost of living.

"I'm gonna go bankrupt. I think I've already run out of money,"
Bingaman lamented halfway through the process.

Despite her fears, Bingaman, who wants to drive a brand-new SUV and shop at Gap and The Limited, ended up living comfortably on the \$4,663 monthly salary of a pharmacist.

But Rachel Hannabass, also a freshman at Springfield High, found herself stretching the limits of her \$1,875 linguist's salary, even with buying used furniture and cutting out cable TV.

"I think I'll live with my mom for a while," she joked. "It's really hard. You have to work to make ends meet."

For some, it was their first realistic look at how much things cost.

"I like to see how it makes them balance between all their lifestyle choices and career and how to realistically reach their goals," said Michelle Chambers, workshop leader and interim executive director of the Tennessee Economic Council on Women.

"Last year, so many of the girls' first choice was to become models. Of course they all wanted to drive expensive cars and wear expensive clothes. But when they did their budgets, they found out they'd be broke in three months."

When they re-thought their careers, many of them picked teaching as their second choice.

"It made them understand, 'I can't pay my bills as a model, but I can pay my bills as a teacher.' "

The camp, which is in its second year and is underwritten by the UPS Foundation, also teaches girls that many careers may not seem business-related on the surface but often will have a business element.

For example, when Paige Allen starts her own practice as a pediatric surgeon someday, she'll have to be comfortable in the office as well as in the operating room.

"I learned about the way I would have to manage money and distribute it to my employees. The employees come first, so they

won't sue me," the Hunters Lane freshman said.

"I think (the camp) is helping me a lot, letting me know things about my future, like how to be prepared, and financial obstacles that may come when I get older."

Print This Page

© Copyright 2002 The Tennessean

[A Gannett Co. Inc.](#) newspaper Use of this site signifies that you agree to our [terms of service](#) (updated: 08/01/2001).

Associated Press content is Copyrighted by [The Associated Press](#).